DOCUMENT RESUME

ED 400 886 JC 960 655

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TITLE Gambling among College Students: Extent and Social Characteristics.
INSTITUTION Alberta Vocational Coll., Lac La Biche. Office of Research and Development.
PUB DATE Jul 95
NOTE 71p.
PUB TYPE Reports - Research/Technical (143) -- Tests/Evaluation Instruments (160)

EDRS PRICE MF01/PC03 Plus Postage.
DESCRIPTORS *Behavior Patterns; Community Colleges; Foreign Countries; School Surveys; Student Attitudes; *Student Behavior; *Student Characteristics; Two Year Colleges; *Two Year College Students
IDENTIFIERS *Alberta; *Gambling

ABSTRACT

In winter 1994, Alberta Vocational College (Canada) conducted a study to explore the extent of gambling among college students; examine the preferences, frequency, intensity, duration, and maximum wagers associated with gambling activities; identify gambling-related problems; and create awareness of the extent of gambling participation and gambling-related problems. Questionnaires were administered to all students enrolled at the college in fall 1994, receiving responses from 95% (n=521) of the student body. Questions solicited information on student characteristics, gambling activities, reasons for gambling, and the existence of conditions commonly associated with problem gambling. Study findings included the following: (1) 88% of respondents had played a game for money or spent money on gambling; (2) 59% who said they had ever gambled were female, while 41% were male; (3) 63% of those who had gambled felt that it was a form of recreation, while 48% felt that it provided a quick source of tax-free income; (4) 18% of gamblers confirmed that they had borrowed money to gamble; (5) 41% of the gamblers indicated that tended to gamble alone, compared to 31% who gambled with friends; and (6) 268 students indicated that their gambling had created problems, with 25% citing financial setbacks, 23% stress, and 10% marital problems. Contains 23 references. Responses to open-ended questions and the survey instrument are appended. (HAA)

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ED 400 886

Gambling Among College Students:

Extent and Social Correlates

Prepared for

Alberta Alcohol & Drug Abuse Commission
Community Funded Programs

By

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July 1995

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Gambling Among College Students: Extent and Social Correlates

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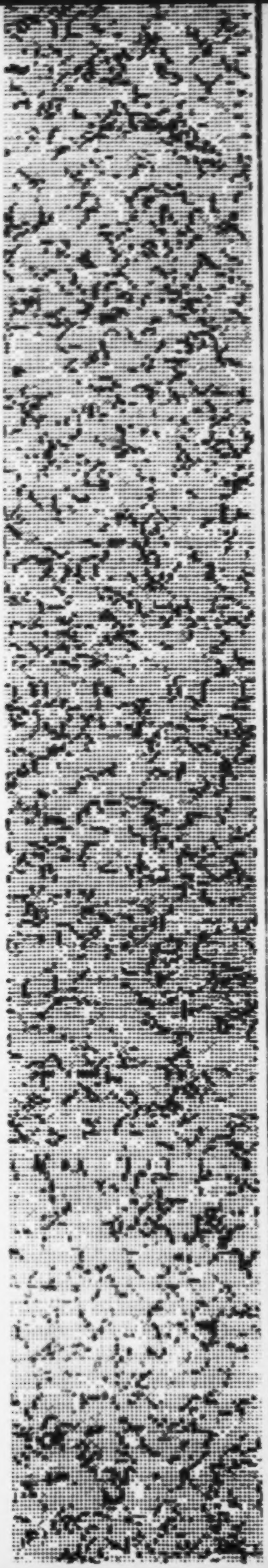
July 1995



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PREFACE

The past decade has witnessed an unprecedented growth of legalized gambling in Alberta. Gamblers in both urban and rural areas have easy access to a wide variety of games. The social stigma attached to gambling has largely vanished and this has augmented the number of gamblers in the province. It is estimated that Albertans will have spent $2.6 billion on lotteries and casinos between 1994 and 1995. The gambling industry is profitable because it attracts people at all income levels, but unfortunately, the poor bear the greater burden because they spend a greater proportion of their income on gambling pursuits than those with middle incomes.

Many students (especially those with dependents) fall into the low income group. Do students spend a greater proportion of their meager income on gambling? If the purpose of gambling is to win money, then there is no reason to assume that students do not participate in gambling in order to improve their economic circumstances.

College students are borrowing a lot more money these days to pay for the rising costs of education. Invariably, some students may turn to gambling in hopes of minimizing their indebtedness. Unfortunately, the consequences of engaging in games of chance could be devastating. Problem gambling among students may result in family problems, poor class attendance, poor school performance, poor health conditions, and early withdrawal from school.

With this caveat in mind, it is imperative that institutional researchers explore students' participation in gambling activities in order to empirically document the extent of problem gambling among college students. This is the first report on the study of gambling behavior and attitudes of college students in Alberta.

Bob Adebayo, Ph. D.
Principal Investigator

ACKNOWLEDGMENTS

A painstaking work such as this is never the result of any one person, but rather the outcome of the accumulated efforts of many. In particular, we are indebted to the staff of AVC - Lac La Biche for their assistance with the logistics of administering the questionnaire. Special mention must be made of the efforts of those who provided letters of support for this project: Mr. Michael Diachuk, Chairperson - President's Advisory Committee (AVC-Lac La Biche), Mr. Ron Moore, Acting Vice President - AVC-Lac La Biche, and Mr. Wayne Keillor, District Manager - AADAC. This project benefits immensely from their support.

We would like to acknowledge the support of AVC management. This study could not have materialized without the excellent cooperation afforded us by the management of AVC. We also extend our gratitude to those AVC staff who proof read earlier drafts of this report. We would especially like to thank the staff of the AADAC Library in Edmonton for their expeditious literature search and faxes. Finally, but not least, we would like to gratefully acknowledge the participation of Alberta Vocational College students in this survey. Their forthright answers to our questions provided us with a much better understanding of their involvement in gambling.

The research was funded by a grant from the Alberta Alcohol and Drug Abuse Commission (AADAC) - Community Funded Programs. Alberta Vocational College, Lac La Biche provided institutional support for this project.

The opinions contained herein are solely those of the principal investigator and should not be construed as official or as reflecting the views of the funding agency (AADAC) or Alberta Vocational College.

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SCOPE OF THE REPORT

This report is divided into four major sections:

1) The introductory section (Section I) provides an overview of the extent of gambling in Alberta to emphasize the fact that while much is known about the prevalence of gambling in Alberta, there is a dearth of information on some at-risk population groups such as college students. Despite the vagaries of research on addictive behaviors of college students, substantial and significant information gaps still exist in the area of gambling. Our purpose was to establish the extent to which gambling as a form of addictive behavior has reached the college student population in northeastern Alberta.

2) **Section II** of the report explains the survey methodology including survey procedures. This section also describes the conceptual measure of variables included in the instrument.

3) **Section III** of the report presents major findings of the study. The section describes the characteristics of the respondents and answers several key questions: What are the general attitudes of students toward gambling? Who gambles? What type of gambling are students engaged in? Why do they gamble? With whom do they gamble? How often do they gamble? How much do they spend on gambling? What problems arise as a result of gambling? These questions are examined across social-demographic variables (i.e., gender, age, ethnicity, and marital status of the respondents).

4) The last section **(Section IV)** of the report presents summaries of the major findings and underscores certain unique results. The limitations of this exploratory study are presented and suggestions are made for further research.

EXECUTIVE SUMMARY

1) This report, **Gambling Among College Students: Extent and Social Correlates**, examines the prevalence of gambling among college students in northeastern Alberta. The study was conducted between November and December 1994.

2) A total of 521 students completed the self-administered in-class survey. A response rate of 95% was achieved in this survey. Seventy-five percent of the respondents enrolled at the college's main campus in Lac La Biche and the remaining 25% enrolled in community campuses.

3) The questionnaire used in the study was adapted from the South Oaks Gambling Screen (SOGS) and from research instruments used in similar studies.

4) Results of this study indicated that gambling practices are common among college students. For example, 88% of the students who participated in this study (461 out of 521) have gambled. Women were more likely than men to admit that they have gambled (59% vs. 41%).

5) Students' opinions and beliefs about gambling differed noticeably. Sixty-five percent of respondents who have ever gambled agreed that gambling is a form of social activity. Another 63% agreed that gambling is a form of recreation. Almost half (48%) agreed that gambling provides a quick source of tax free income.

6) Bingo was the most preferred gambling activity of respondents (35%), followed by lotto 649 (34%).

7) As one might expect, an overwhelming majority of respondents gambled to win money (80%), for entertainment or fun (65%), and for curiosity (53%). Female respondents were slightly more likely than male sample members to agree that they gamble to "win money", for "entertainment or fun", "as a hobby", or for "curiosity". Men, on the other hand, were significantly more likely (19%) than women in the sample (6%) to agree that they gamble because they "are good at it".

8) The majority of the sample students have engaged in various gambling activities while attending college. For example, 59% have bought lotto tickets, 67% have played instant or scratch tickets, 32% have gambled on video lottery terminals (VLTs) and have played bingo. More men than women engaged in sports betting, video lottery (VLTs), and horse racing. Female respondents were much more likely than male respondents to play bingo (51% compared to 34%).

9) Aboriginal respondents were more likely than non-aboriginal sample members to buy instant scratch tickets (61% vs. 58%), engage in video lottery (VLTs) (28% vs. 25%), participate in casino games (5% vs. 2%), play bingo (56% vs. 21%), and engage in card games (28% vs. 19%). In contrast, more non-aboriginal respondents engaged in lotto draws (55% compared to 48%), and bought more raffle tickets to support a worthy cause (29% vs. 24%).

10) While gambling tends to be a social activity among some respondents, a total of 31% gambled with their friends. About 4 out of 10 gamblers (41%) were solitary individuals.

11) Male respondents (44%) were more likely than female respondents (36%) to gamble alone or gamble with friends (33% compared to 27%). On the other hand, women were more likely than men to gamble with relatives (12% compared to 4%) or with other family members (12% compared to 5%). Sixty percent of respondents who were divorced/separated were solitary gamblers compared to 39% of respondents who were single or married.

12) The vast majority of respondents (61%) spent less than one hour per week on gambling pursuits. The difference in the level of hours spent on gambling depended on the type of gambling activity respondents participated in. Bingo players, for example, gambled for more hours per week than respondents who engaged in other types of gambling activities.

13) The study noted that gambling was not a habit that students learned in college as a result of their financial and economic circumstances. Most had gambled prior to enrolling in college. Forty-eight percent of respondents who have gambled indicated that their involvement in gambling had decreased in college.

14) With regard to gambling expenditures, respondents were asked to specify the largest amount of money they have gambled with on any day while attending college. Female respondents spent significantly more money on bingo than did male sample members.

15) Although a very large majority of respondents indicated that they gambled with a minimum amount of money - $10 or less, a total of 18% (N=84) confirmed that they had borrowed money for gambling.

16) When respondents were asked, "From whom or where do you usually borrow money to support gambling activities", a number of sources were mentioned. Of the 84 respondents who had borrowed money for gambling, 42% (35 out of 84) admitted to borrowing money for gambling while attending college. Aside from loans, students obtained gambling money from different sources: friends (30%), spouse (5%), relatives (37%), family members (29%), other sources (24%).

17) Respondents in the 25 to 31 age group were the most likely to borrow money for gambling - 27% compared to 21% of those in the 32 to 39 age group. Women were more likely (60%) than men (40%) to indicate that they had borrowed money for gambling. Aboriginal respondents were significantly more likely than non-aboriginal sample members to borrow money for gambling (87% compared to 13%).

18) Gambling created problems for some students (n=268). Twenty-five percent have experienced financial setback, stress related problems (23%); marital problems (10%); delayed payment of debts (20%); academic difficulties (6%); and 16% had experienced other gambling related problems including missing classes. Married respondents were more likely than any other marital group to have experienced financial setback (52% compared to 43% of single respondents).

19) Respondents who were married were more likely to have delayed payment of debts as a result of gambling problems (52% compared to 42% for single respondents, and 6% for divorced/separated respondents). Older respondents, especially those in the 25 to 31 age group, were more likely to have experienced financial setback, stress, marital problems, academic difficulties, and to have delayed payment of debts as a result of gambling.

20) Finally, the survey asked respondents to express their support or opposition for college/AADAC initiated campus-based counseling programs in gambling. Respondents overwhelmingly supported this idea. A sizable majority (58%) of the total sample (N=521) agreed. The proportion of respondents who agreed with this statement increased to 61% among those who have gambled. Of those who agreed with this statement (N=279) 37% were male and 63% were female.

I - INTRODUCTION

INTRODUCTION

Gambling has become a significant part of life for many Canadians (Moon, 1992; Campell, 1991). The legalization of various forms of gambling in Canada has changed public attitudes toward gambling and this has augmented the number of gamblers in Canada. Studies indicate that 2 out of 3 adults in Canada participate in at least one form of gambling each year (Frey and Eadington, 1984).

In Alberta, for example, gambling is accessible to the public because the province has legalized such activities as a way of generating revenues. Many people in this province play games of chance with the hope of winning money during their leisure time. Legal gambling in Alberta is more than a $1 billion per year industry. The extent of adult gambling and related problems has been amply documented (Wynne et al., 1994; Hewitt, 1994; and Smith, 1992). While empirical research on the prevalence of gambling and its economic and social ramifications among specific target groups and communities is accumulating slowly in Alberta, our understanding of this phenomenon among certain at-risk populations such as college students is limited. Even if we wish to generalize from the general public survey, we would be going beyond the data to infer that the consequences of problem gambling are similar for both college students and the general adult population.

We do know that many college students withdraw from school because of financial, academic, family or personal problems. What we don't know, however, is whether these problems are products, causes, or are in some other way related to gambling problems. Based on anecdotal information, some of these problems are gambling related. Since no study has explored the extent and social correlates of gambling among college students in Alberta, administrators and counselors are still unable to understand the nexus of attrition, personal problems, and academic difficulties and problem gambling.

While a number of studies have identified addictive behaviors such as alcohol and drug abuse as a widespread problem among college students, there is a dearth of information on the extent of problem gambling among college students. In fact, some researchers (Ladouceur, 1994; Lesieur, et al., 1991) have revealed that among college students, similar personality traits are manifested by both problem gamblers and drug addicts.

Perhaps, educators are not paying as much attention to gambling as to other addictive behaviors because pathological gambling is still considered an "invisible illness" with no physical symptoms and no substance involved.

Although pathological and problem gambling may not manifest any physical symptoms, its social and economic impact on college students has been documented in two recent studies (Ladouceur, 1994; Lesieur, et al., 1991). For example, Ladouceur (1994) evaluated the prevalence of pathological gambling among college students in the region of Quebec City and found that gambling practices are widespread among college students. Surprisingly enough, the study also revealed that the incidence of problem gambling among college students is twice as high as that of the general population in the province of Quebec.

Other notable finds from that study include: 1) gambling problems are more prominent among male college students than female students, 2) a large proportion of college students borrow from their peers and financial institutions to support their gambling pursuits which evidently result in indebtedness, 3) most students who have gambled use hours usually allocated for studying in order to gamble, and 4) the percentage of suicide attempts in pathological gamblers was three times higher than that of students without gambling problems. While the study was carried out among urban college students, it provides a comparative framework for exploring gambling attitudes of rural college students.

A comprehensive study of the extent of pathological and problem gambling among university and college students was undertaken by Lesieur et al., (1991). Their sample consisted of 1,771 students from 6 colleges and universities in 5 states in the U.S. (New York, New Jersey, Oklahoma, Texas, and Nevada). The study results are somewhat consistent with the Quebec study. Gambling is widespread among college students in the United States. In addition, the study revealed that rates of pathological and problematic gambling among college and university students are 4 to 8 times higher than those reported for the general adult population. About 15% of their respondents experienced some gambling related problems. The study revealed, among other things, that pathological gambling greatly disturbs a student's quality of life as a whole, as well as impedes academic progress.

In Alberta, where gambling is widespread, research into the question of the extent of problem gambling among college students needs to be addressed before students enter the workforce.

Research Objectives

This report describes findings from a survey of gambling attitudes and behaviors of college students in northeastern Alberta.

The purpose of this research is five-fold: 1) to explore the extent of gambling among college students, 2) to examine preferred gambling activities, frequency, intensity, duration, and maximum wager of college students, 3) to identify gambling related problems of college students, 4) to compare gambling behavior of college students by socio-demographic variables - age, gender, marital status, and ethnicity, and 5) to create awareness of the extent of gambling participation and gambling related problems among students and college administrators.

II - SURVEY METHODOLOGY

SURVEY METHODOLOGY

Data Collection

This study used data from a college-wide (in-class) survey of students enrolled at the Alberta Vocational College-Lac La Biche, to address the issues raised in this study. Questionnaires were administered to all students in their respective classrooms between November and December 1994. Completion of the self-administered questionnaire required an average of 20 minutes. Student participation was voluntary. To avoid duplication of responses, only those students who were present during the scheduled time of data collection were eligible to participate in the survey. To maintain anonymity, students were instructed not to put their names or identifying information on the questionnaire and were informed that all information would be kept strictly confidential.

A total of 521 students (95% of the college student population) participated in the study during the fall of 1994. The collection and resulting excellent response rates provided for a high level of precision in the results. As Table I shows, all AVC campuses participated in the study.

Table I
RESPONDENTS' LOCATION OF STUDY

Location	*Number*	*Percent*
Lac La Biche	390	75
St. Paul	26	5
Athabasca	23	4
Goodfish Lake First Nation	14	3
Saddle Lake First Nation	15	3
Elizabeth Settlement	14	3
Fishing Lake Settlement	13	3
Calling Lake	2	3
Frog Lake First Nation	14	3

NOTE: percentages do not add up to 100 due to rounding

The sample population is interesting for the purpose of this study because of the ethnicity, age, and socio-demographic mix of the student population. This population is also of interest to this study since gambling behavior of rural college students has not been undertaken in Alberta.

The Instrument

The first part of the questionnaire solicited demographic information from the respondents including age, gender, marital status, and ethnic background. Questions related to gambling activities included favorite types of gambling activities. Questions on reasons for gambling, how often respondents gamble, who they gamble with, how long they have been gambling, and how much money they spend on gambling were included. In an effort to measure the general attitudes respondents have about gambling, the questionnaire asked respondents to state whether they agree with a number of statements about gambling. Attitudinal items contained in the questionnaire were suggested by a literature review and a review of other similar studies.

Respondents were also asked to indicate whether their gambling activities have "increased", "decreased" or "remained the same" since attending college, and if they have ever borrowed money for gambling and if so, from whom they usually borrow money.

The last section of the questionnaire asked respondents to answer "yes" or "no" if they have experienced some of the problems commonly associated with pathological/problem gambling including: missing class, withdrawing from school, marital dysfunction, financial setback, delaying payment of debts, and academic problems. The variety of items on the questionnaire required respondents to select one or more of several pre-established choices.

Measures

The study was designed to collect data comparable to previous studies on gambling attitudes and behaviors of the general population as well as college students. Many the items on the questionnaire were obtained from the South Oaks Gambling Screen (SOGS) and have been used in previous college student gambling studies (Lesieur et al., 1991; Ladouceur and Mireault, 1988; Frank, 1987) and in more recent studies of the general adult population in Alberta (Wynne et al., 1994; Hewitt, 1994; Smith, 1992). This instrument is a 20 item scale based on the diagnostic tool for pathological gambling generated by the American Psychiatric Association (APA).

Notwithstanding the established validity and reliability of the instrument, and its extensive use in previous studies conducted in Alberta (Wynne Resources, Ltd., 1994; Hewitt. H., 1994; and Smith, 1992) it was pre-tested among some members of the study population. In addition, the instrument was reviewed by a sample of non-participants including local AADAC staff for clarification and wording changes. Very few changes were made to the questionnaire.

Data Analysis and Strategy

Because of the sensitive nature of this study, the questionnaire was thoroughly edited to ensure that respondents were being honest and cooperative in their responses. Cross-referencing of similar/related questions was undertaken by the Principal Investigator for internal consistency. Data were systematically organized and analyzed using Statistical Packages for the Social Sciences (SPSS V.6. for windows software). Descriptive statistics were calculated, frequency tables constructed, cross-tabular analyses carried out, and inferences drawn based on chi-square testing. A significant level (P<.05) was used in this report.

III - SURVEY RESULTS

SURVEY RESULTS

Sample Characteristics

The sample consisted of 521 students enrolled at the Alberta Vocational College, Lac La Biche during the fall 1994 semester. Over half (59%) of the respondents were female. The youngest member of the sample was 17 years old with the oldest being 62 years of age. The mean age of the sample was 28 years (median 26; mode 24; SD=8.94). Respondents fell into four age categories: 17-24 (43%), 25-31 (27%), 32-39 (17%), and 40 and older (13%). The distribution of marital status of the sample is as follows: 46% were single, 44% were married or living common-law, and the remaining 10% were either divorced/separated or widowed.

Table II
SAMPLE CHARACTERISTICS

Characteristic	*percent*
Gender:	
Female	59
Male	41
Age:	
17-24	43
25-31	27
32-39	17
40 and over	13
Marital Status:	
Single	46
Married or Living Common-Law	44
Divorced/Separate/Widowed	10
Ethnic Background:	
Aboriginal	67
Non-aboriginal	33
Type of Accommodation:	
Commuter	65
Resident	35
Number of Years at the College:	
less than 1 year	75
1-2 years	21
3-4 years	4

Three quarters (75%) of the respondents were enrolled at the college's main campus in Lac La Biche. The remaining students were enrolled in various communities within northeastern Alberta: Athabasca, Calling Lake, Elizabeth Settlement, Fishing Lake Settlement, Frog Lake First Nation, Goodfish Lake First Nation, Saddle Lake First Nation, and St. Paul.

Gambling Participation

This study explored the extent and social correlates of gambling among college students. As reported in this document, the data analyses confirmed that some of the background variables in the study, such as gender, age, marital status, and ethnicity of the respondents had a significant influence on gambling participation.

Respondents were asked, "Have you ever bet or spent money on gambling activities (e.g., bingo, card games, horse racing, lotto tickets, scratch/instant tickets, etc.)?" Consistent with what we know in Alberta, a large majority of respondents have gambled. Eighty-eight percent (461 out of 521) reported that they had played a game for money or spent money on gambling. This finding is somewhat consistent with previously reported results (Lesieur et al., 1991) that show that 85% of the college students surveyed have gambled.

Although respondents who have ever gambled and those who have not were similar in terms of socio-demographic characteristics, we can, however, make meaningful comparisons among gamblers in this sample. For example, respondents who had gambled varied noticeably by gender. Research on the link between gambling participation and gender has consistently indicated that men are more likely to have gambled than women (Abbott and Cramer, 1993; Lorenz, 1990). The present study revealed the contrary.

Consistent with what we know about the adult population in Alberta, Almost 6 out of 10 (59%) respondents who have ever gambled were female, while 41% were male. This gender difference in gambling participation was statistically significant (P=.000). The significant gender difference in gambling participation of male and female sample members could be a manifestation of changes in gender role socialization or the increasing number of economically disadvantaged women participating in adult learning.

Single respondents (46%) were slightly more likely than married respondents (45%) to report that they have ever gambled. Conversely, only 9 of divorced/separated sample members indicated that they have ever gambled. Younger respondents were more likely to have bet or spent money on gambling activities. For example, 45% of the youngest respondents (under 25 years of age) have gambled, compared to 27% aged 25-31, 16% aged 32-39, and 12% of respondents aged 40 and older.

Aboriginal respondents (i.e., Status Indian, Non-Status Indian, Inuit or Metis) were more likely to indicate that they have gambled. For example, of the 461 respondents who have gambled, 66% were of aboriginal descent, compared to 34% of non-aboriginal respondents. The observed ethnic difference in gambling participation was statistically significant (P=.008).

Opinions and Beliefs about Gambling

Because of the rapid increase in gambling in Alberta and easy access to a wide variety of games, respondents were first asked to voice their opinions and beliefs about gambling in general. This section of the analysis helps to better understand college students' attitudes and beliefs about gambling and how these perceptions and attitudes might relate to their gambling participation. As Table III shows, opinions and beliefs about gambling varied among respondents whether or not they have ever gambled. In order to gauge respondents' views about gambling, they were presented with 10 general statements and were asked to indicate whether they "strongly agree", "agree", "disagree" or "strongly disagree" with each statement.

Table III
OPINIONS ABOUT GAMBLING

Statement	% who strongly agreed or agreed	
	ALL RESPONDENTS (N=521)	EVER GAMBLED (N=461)
Gambling makes you feel happy	26	29
Gambling makes you better off financially	7	7
Gambling enables someone to cope with stress	15	17
Most people feel more in control of their lives when they gamble	23	13
Most people gamble when they are sad, lonely or depressed	48	51
Most people gamble to escape excessive drinking	34	35
Gambling provides a quick source of tax free income	44	48
Gambling is a form or recreation	59	63
Gambling is a form of social activity	59	65
To get ahead in life, one really has to gamble	8	9

Forty-eight percent of respondents who have ever gambled agreed that gambling provides a quick source of tax free income. The high proportion of gamblers who agreed that gambling provides a quick source of tax free income clearly establishes attitudes and beliefs as a risk factor in gambling problems. This also indicates that the respondents did not realize that the government views gambling revenue as a harmless way to supplement its budget without raising taxes. These perceptions and beliefs about gambling have made it more socially acceptable to gamble and thus may have increased the number of gamblers. On a more positive note, very few respondents (7%) who ever gambled agreed that gambling makes one better off financially. Thus, while most respondents agreed that gambling provides a quick source of tax free income, there is less consensus that gambling provides any financial benefit.

The main finding shown in Table III is that the majority of the sample viewed gambling as a form of recreation or social activity which may not always result in a happy ending. It is equally important to note that a higher proportion of those who have ever gambled perceived gambling as a form of mental therapy or social control, and over half (51%) agreed that most people gamble when they are sad, lonely or depressed.

When opinions about gambling were analyzed separately among respondents who have gambled (N=461), some significant differences were observed across gender, age, marital status, and ethnic background of sample members. Table IV shows the percentage of male and female respondents who agreed with each statement about gambling. A higher proportion of male respondents (10%) agreed that gambling makes them better off financially compared to only 4% of female respondents.

Female respondents were significantly more likely than male respondents to either strongly agree or agree that: 1) most people feel more in control of their lives when they gamble, 2) most people gamble when they are sad, lonely or depressed, 3) gambling is a form of recreation, and 4) gambling is an activity. These differences were found to be significant.

Table IV
OPINIONS ABOUT STATEMENTS ON GAMBLING BY GENDER

	% who strongly agreed or agreed	
Statement	MALE (N=186)	FEMALE (N=275)
Gambling makes you feel happy	34	25
Gambling makes you better off financially	10	4*
Gambling enables someone to cope with stress	17	16
Most people feel more in control of their lives when they gamble	12	13*
Most people gamble when they are sad, lonely or depressed	45	55*
Most people gamble to escape excessive drinking	33	37
Gambling provides a quick source of tax free income	50	41*
Gambling is a form of recreation	61	64*
Gambling is a form of social activity	62	68*
To get ahead in life, one really has to gamble	15	5*

* *Differences statistically significant at the .05 level*

Table V presents how opinions and beliefs about gambling differed among respondents across the four age categories. The age differences were found to be significant at the .05 level with regard to three statements: 1) gambling enables someone to cope with stress, 2) gambling is a form of social activity, and 3) to get ahead in life, one really has to gamble.

Older respondents, especially those over 40 years of age, were more likely than any other age category to agree that gambling enables one to cope with stress. They are also slightly more likely to agree that gambling is a form of social activity. In contrast, younger respondents (25-31) were significantly more likely to concur that to get ahead in life, one really has to gamble.

Table V
OPINIONS ABOUT STATEMENTS ON GAMBLING BY AGE

	% who strongly agreed or agreed			
Statement	17-24 (N=201)	25-31 (N=121)	32-39 (N=72)	40 & over (N=52)
Gambling make you feel happy	31	28	24	35
Gambling makes you better off financially	9	5	7	9
Gambling enables someone to cope with stress	16	22	18	35*
Most people feel more in control of their lives when they gamble	9	27	11	30
Most people gamble when they are sad, lonely or depressed	50	53	57	87
Most people gamble to escape excessive drinking	27	45	34	40
Gambling provides a quick source of tax free income	48	48	44	40
Gambling is a form of recreation	64	64	61	67
Gambling is a form of social activity	67	63	68	69*
To get ahead in life, one really has to gamble	6	14	5	11*

* *Statistically significant at the .05 level*

Table VI shows the percentages of respondents who agreed with each statement about gambling across the three marital domains. Single respondents were more likely than married sample members to agree that gambling makes them better off financially (11% vs 3%). Single respondents were also more likely than other sample members to agree that most people feel more in control of their lives when they gamble. On the other hand, respondents who were divorced/separated were more likely than other sample members of the marital continuum to agree that most people gamble when they are sad, lonely or depressed.

Table VI
OPINIONS ABOUT STATEMENTS ON GAMBLING BY MARITAL STATUS

Statement	*% who strongly agreed or agreed* **Single** **(n=211)**	 **Married** **(n=205)**	 **Others** **(n=45)**
Gambling make you feel happy	32	31	14
Gambling makes you better off financially	11	3	5*
Gambling enables someone to cope with stress	17	18	17
Most people feel more in control of their lives when they gamble	15	10	12*
Most people gamble when they are sad, lonely or depressed	46	46	51
Most people gamble to escape excessive drinking	25	35	32
Gambling provides a quick source of tax free income	38	37	46
Gambling is a form of recreation	68	60	56
Gambling is a form of social activity	70	63	51*
To get ahead in life, one really has to gamble	10	7	9*

* *Differences statistically significant at the .05 level*

The study also attempted to determine the effect of ethnicity on respondents' opinions and beliefs about gambling. Table VII shows the proportion of aboriginal and non-aboriginal sample members who agreed with each of the attitude and belief statements.

The differences between aboriginal and non-aboriginal respondents in agreement with gambling related statements were statistically significant in five areas. For example, non-aboriginal respondents were more likely than aboriginals to agree that gambling makes them happy, but, while statistically significant, the differences were not that large. Although not statistically significant, non-aboriginal respondents were also more likely than aboriginals to agree that gambling is a form of recreation and social activity.

On the other end of the spectrum, aboriginal respondents were more likely to concur on statements that have some social control dimensions. For example, more aboriginal than non-aboriginal respondents agreed that: 1) most people gamble to escape excessive drinking (43% compared to 18% of non-aboriginals), 2) most people feel more in control of their lives when they gamble (16% vs. 4% of non-aboriginal respondents), and 3) gambling enables someone to cope with stress (19% vs. 12%).

Table VII
OPINIONS ABOUT STATEMENTS ON GAMBLING BY ETHNICITY

	% who strongly agreed or agreed	
Statement	ABORIGINAL (N=305)	NON-ABORIGINAL (N=151)
Gambling make you feel happy	28	30
Gambling makes you better off financially	8	5
Gambling enables someone to cope with stress	19	12
Most people feel more in control of their lives when they gamble	16	4
Most people gamble when they are sad, lonely or depressed	49	42
Most people gamble to escape excessive drinking	43	18
Gambling provides a quick source of tax free income	55	33
Gambling is a form of recreation	59	73
Gambling is a form of social activity	64	66
To get ahead in life, one really has to gamble	8	7

**Differences statistically significant at the .05 level*

The information presented thus far about opinions and beliefs of respondents regarding gambling has considerable relevance for practitioners, college counselors, administrators, and policy makers in the field of gambling education and staff training.

The findings suggest a need to change public opinions and beliefs about gambling. For example, if people view gambling as a form of recreation or social control, it may be prudent to develop problem gambling prevention programs that rescind public beliefs and opinions about gambling. Such educational campaign measures could be designed to target certain age, gender, ethnic, and marital groups. Problem gambling interventions are more likely to succeed if they begin with a recognition of the paradoxes and losses associated with gambling.

Favorite Gambling Activities

Respondents (N=461) who had gambled were asked to indicate their favorite types of gambling activities. Consistent with what we know from previous gambling studies in Alberta (Wynne et al., 1994; Smith, 1992) and a recent survey of problem gambling among aboriginals in Alberta, preference for some types of gambling were much more common among respondents. As Table VIII shows, bingo was the most preferred gambling activity (35%), followed by lotto 649 (34%). Another 33% of the respondents indicated that instant/scratch tickets were their favorite type of gambling activity.

Table VIII
FAVORITE TYPE OF GAMBLING ACTIVITY

Type of Gambling Activity	*Percent* (N=461)
Bingo	35
Lotto 649	34
Instant/Scratch Tickets	33
Card Games	14
Video Lottery (VLTs)	6
Nevadas/Pull Tickets	5
Horse Races	5
Sports Betting	2
Casino Betting	2
Raffles	1
Others	1

In addition to these preferences, respondents were further asked to list other types of favorite gambling activities they had engaged in. Gambling activities mentioned by respondents included: 1) card games - red dog, blackjack, crib, poker; 2) racing - dogsled racing, car racing; 3) casino - roulette, dice, slots; 4) sports - hockey, sports betting/play-off betting, football, basketball, pool hustling for money, ping pong, baseball, darts and 5) other - 21 for drinks (card game), daring each other for drinks, drinking games, betting on street fights, fund raising tickets, car draws, hand games, side bets, arcade games, stock market.

Reasons For Gambling

When respondents who ever gambled (N=461) were asked to indicate whether they agree or disagree with a variety of reasons for engaging in gambling pursuits, opinions varied. Sample members were provided with a list of some possible reasons for gambling and were asked to indicate whether they agree or disagree with each reason. These reasons are listed in Table IX. As the Table delineates, reasons for gambling among the sample members tend to be consistent with the general adult population in Alberta. An overwhelming majority of respondents were most likely to either "agree" or "strongly agree" that they gambled to "win money" (80%), "for entertainment or fun" (65%), and "for curiosity" (53%). It is interesting to note that in the Alberta study (Wynne et al., 1994) the main reasons reported for gambling among problem and pathological gamblers were "for entertainment or fun" (90%), and "to win money" (84%). The findings of this study may very well suggest that students are more inclined to gamble for monetary gain rather than for seeking fun or entertainment . As one respondent commented, "I am always broke and I need fast cash." Respondents may also view gambling as a form of entertainment with a possibility of financial gain.

Table IX
REASONS FOR GAMBLING

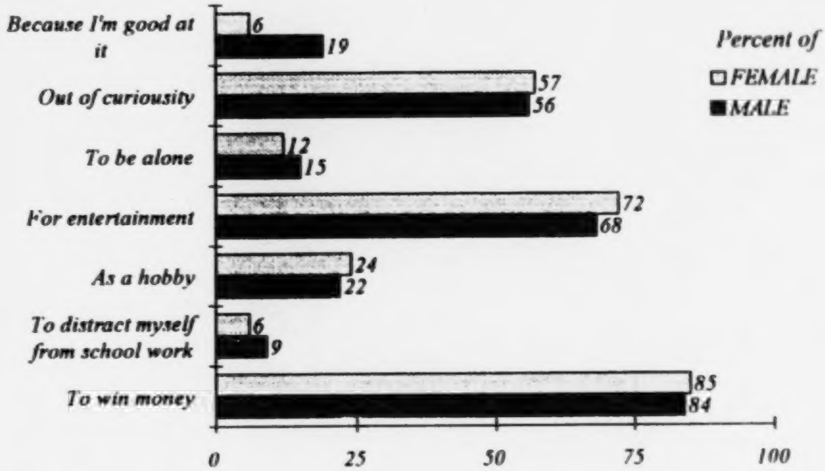
Reason	*percent who strongly agreed or agreed* (N=461)
To win money	80
For entertainment or fun	65
Out of curiosity	53
As a hobby	22
To be alone	12
Because I'm good at it	11
To distract myself from school work	8

Respondents were also asked to provide other reasons for gambling. Appendix A presents other reasons given by respondents for gambling. An analysis of other reasons for gambling supports respondents' opinions and beliefs about gambling presented earlier in this report.

When reasons given by respondents for gambling were compared by gender, age, marital status, and ethic background, major differences were observed. This is not surprising since opinions and beliefs about gambling varied among the respondents. For example, female respondents were slightly more likely than male respondents to agree that they gamble "to win money", "for entertainment and fun", "as a hobby", or "for curiosity".

Men were significantly more likely than women (19% compared to 6%) to agree that they gamble because they "are good at it". This difference was found to be statistically significant at the .05 level. As Figure I shows, men were also more likely than women in the sample to agree that they gamble "to distract themselves from school work" (9% vs. 6%).

Figure I
REASONS FOR GAMBLING BY GENDER



Younger respondents (under 25 years of age) were more likely than older respondents to agree that they engage in gambling activities in order "to win money", "for entertainment or fun", "out of curiosity" or because they "are good at it". These age differences in reasons for gambling were statistically significant.

As Table X shows, older respondents were significantly more likely than younger respondents to agree that they gamble "to distract themselves from school work". More specifically, respondents aged 40 and older showed very prominent differences from other age groups in their admission that they gamble "to distract themselves from school work." While 10% of respondents aged 17 to 24 gamble to be alone, a much larger proportion (22%) of those in the 25 to 31 age group admitted that they gamble to be alone. As one respondent indicated, "I gamble just to get away from the family to be on my own." Only 12% of respondents aged 40 and older gamble for this reason.

Table X
REASONS FOR GAMBLING BY AGE GROUP

	Percent			
Reason for Gambling	17-24	25-31	32-39	40 & over
To win money	88	87	76	78
For entertainment	76	66	63	69*
As a hobby	23	27	18	25*
Out of curiosity	62	53	51	50*
To distract myself from schoolwork	4	11	6	15*
Because I'm good at it	13	12	7	10
To be alone	10	22	10	12*

* *Differences significant at the .05 level*

Table XI shows the percentage of respondents who agreed with various reasons for gambling by marital status. Although most respondents gambled "to win money", the differences across marital status categories were not significant. More single respondents than any of the remaining marital groups gambled for "entertainment or fun". Very few divorced/separated respondents viewed gambling "as a hobby". Specifically, more married respondents viewed gambling "as a hobby" than any of the single or divorced/separated respondents. These differences were statistically significant at the .05 level.

Single respondents were slightly more likely than married or divorced/separated respondents to gamble "in order to be alone". However, while statistically significant, the differences in the proportion across marital groups who gambled "in order to be alone" were not that large.

Table XI
REASONS FOR GAMBLING BY MARITAL STATUS

Reasons	*Percent* SINGLE	MARRIED	OTHERS
To win money	86	85	77
For entertainment	74	69	58
As a hobby	24	25	9*
Out of curiosity	65	51	47*
To distract myself from schoolwork	7	9	5
Because I'm good at it	14	11	2
To be alone	14	13	9*

* *Differences significant at the .05 level*

There were several significant ethnic differences in reported reasons for gambling. As Table XII illustrates, aboriginal respondents were more likely than non-aboriginal sample members to agree with various reasons for gambling. Except for the reason of winning money, all differences were statistically significant.

Table XII
REASONS FOR GAMBLING BY ETHNIC BACKGROUND

Reasons	*Percent* ABORIGINAL	NON-ABORIGINAL
To win money	87	79
For entertainment	72	64*
As a hobby	26	19*
Out of curiosity	57	54*
To distract myself from schoolwork	9	4*
Because I'm good at it	13	9*
To be alone	16	7*

* *Differences significant at the .05 level*

Gambling Activities in College

In order to understand the extent of gambling among college students and to put the study in a contextual framework, and to provide some indication of recent gambling behavior of the respondents, they were asked if they had engaged in any of the gambling activities listed in Table XIII during the school year.

As shown in Table XIII, the proportion of respondents who had engaged in each gambling activity while in colllege varied considerably. A number of studies have revealed that the poor spend proportionately more of their annual income on easily accessible gambling activities (e.g. lottery games) than those in the middle and upper economic classes (Kaklan, 1989; Light, 1977). This study's results lend credence to that contention. For example, of the 461 respondents who ever gambled, 317 (67%) had played instant or scratch tickets, 274 (59%) had played lotto draws; 228 (49%) had played bingo, 150 (32%) had played video lottery (VLTs), 141 (31%) had bought raffle tickets, 128 (28%) had played card games; 78 (17%) had bought Nevadas (pull-tickets); 51 (11%) had participated in sports betting, 30 (7%) had participated in casino betting, and 29 (6%) had bet on horse racing while in college.

While most of the gamblers in this sample agreed that gambling provides a quick source of tax free income, the type of gambling pursuits (lotto draws) that most of the respondents engaged in contradicted their intention. According to Clotfelter and Cook (1989) and Suit (1982), the lottery, which the majority of the sample respondents bought, amounts to a regressive tax where the heaviest burden is on those least able to pay. While the majority of gamblers were looking for tax free income, they have actually paid indirect taxes. Lotteries are an implicit form of taxation and regressive in the sense that lotteries tend to be paid for by poor people, including some college students.

Table XIII
RESPONDENTS' GAMBLING ACTIVITIES IN COLLEGE

Gambling Activities	*Percent*
Scratch Tickets (instant prizes)	67
Lotto draws (649, etc.)	59
Bingo	49
Video Lottery (VLTs)	32
Raffle Tickets	31
Card Games	28
Nevadas (pull-tickets)	17
Sports Betting	11
Horse Racing	6

The proportion of respondents participating in each type of gambling while in college varied by age, gender, marital status, and ethnic background. Table XIV shows the proportion of respondents who had engaged in each gambling pursuit across the four age groups. Older respondents (aged 25 and over) were significantly more likely (P=.001) to have bought lotto type and instant/scratch tickets than younger respondents. More specifically, respondents aged 32 and over show very prominent differences from others on the age continuum in the purchase of lotto 649 and scratch tickets.

While 59% of younger respondents engaged in instant lottery games, a slightly larger proportion of respondents 25 to 39 years old were attracted to instant/scratch tickets. Although not statistically significant, younger respondents were more likely than respondents in other age groups to engage in card games (32%), video lottery terminals (VLTs) (32%), and sports betting (12%). Table XIV also reveals that the 32 to 39 age group contains the highest percentage of lottery ticket buyers (65%), instant/scratch ticket buyers (60%), and the most frequent bingo players (53%).

Table XIV
GAMBLING ACTIVITIES IN COLLEGE BY AGE GROUP

Gambling Activity	17-24	25-31	32-39	40 & over
Lotto Draws	40	54	65	58*
Scratch Tickets	59	62	60	51
Sports Betting	12	10	3	--
Video Lottery (VLTs)	32	28	17	19
Casino	6	7	3	4
Bingo	40	46	53	40
Raffles	25	27	28	25
Nevadas (pull-tickets)	14	11	15	17
Horse Racing	5	5	6	6
Card Games	32	19	22	13

**Differences statistically significant at the .05 level*

Although not statistically significant, more male (59%) than female respondents (45%) engaged in lotto draws. As Table XV shows, women were more likely than men to buy instant/scratch tickets (63% compared to 54%), but while the difference was large, it was not statistically significant. More men than women engaged in sports betting, video lottery (VLTs), and horse racing.

Although more men than women engaged in card games, Nevadas (pull-tickets), raffles, and casino games, these gender differences were not statistically significant. Overall, it appears that more men tend to engage in games with a skill dimension than women. This finding supports earlier results which showed that more men than women (19% vs. 6%) agreed that they gamble because they "are good at it". As Table XV also reveals, female respondents were much more likely than male respondents to play bingo (51% compared to 34%). The gender difference in bingo playing was statistically significant.

Table XV
GAMBLING ACTIVITIES IN COLLEGE BY GENDER

	Percent	
Gambling Activity	MALE (N=186)	FEMALE (N=272)
Lotto Draws	59	45
Scratch Tickets	54	63
Sports Betting	17	2*
Video Lottery Terminals	34	22*
Casino	6	4
Bingo	34	51*
Raffles	27	25
Pull Tickets (Nevadas)	14	13
Horse Racing	8	3*
Card Games	29	22

**Differences at the .05 level*

It is not surprising that married respondents were more likely than other marital groups to engage in bingo. As shown in Table XVI over one-half (51%) of married respondents engaged in bingo compared to 38% of single respondents, and 35% of respondents who were divorced/separated. This may very well suggest that married respondents see bingo as a form of entertainment or outing in which they can enjoy each others' company.

Married respondents were also more likely than any other marital group to purchase instant/scratch tickets. This may suggest a desperate need for quick or instant money among married respondents. In contrast, single respondents were more likely to engage in video lottery (VLTs) than respondents who were married, or divorced/separated. A total of 35% of single respondents played video lottery (VLTs) compared to 22% who were married, and 12% who were divorced/separated. These differences were found to be statistically significant.

Table XVI
GAMBLING ACTIVITIES IN COLLEGE
BY MARITAL STATUS

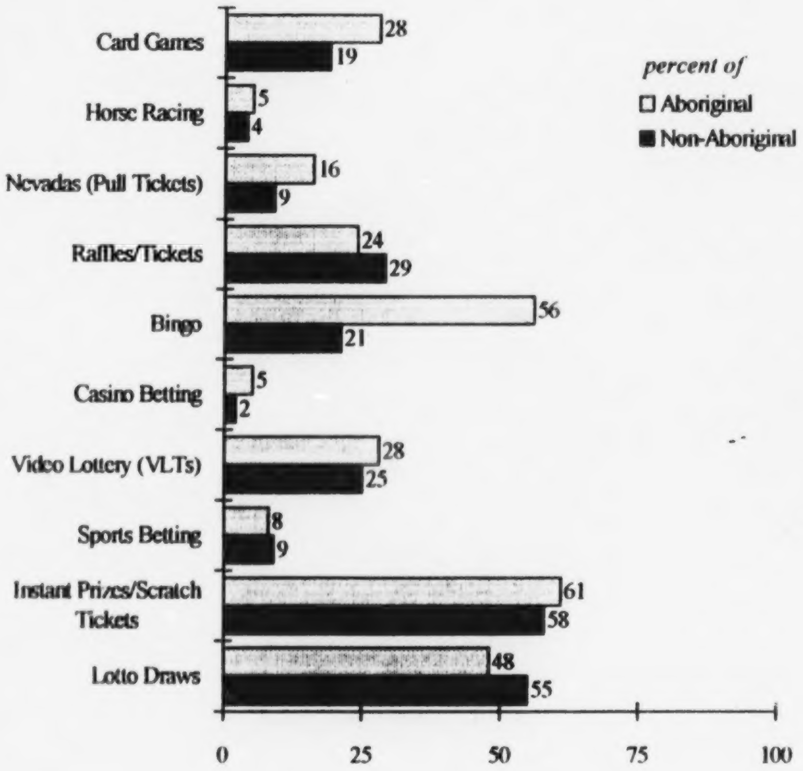
percent

Gambling Activity	SINGLE	MARRIED	OTHERS
Lotto Draws	47	55	47
Scratch Tickets	60	61	49
Sports Betting	10	8	--
Video Lottery Terminals	35	22	12*
Casino	6	5	2
Bingo	38	51	35*
Raffles	28	24	17
Pull Tickets (Nevadas)	14	15	9
Horse Racing	4	5	7
Card Games	28	24	12

* *Differences statistically significant at the .05 level*

Figure II shows the proportion of aboriginal and non-aboriginal respondents who have engaged in each of the gambling activities while in college. Although ethnic differences were noticeable in each gambling activity, only in the case of bingo was this difference statistically significant. Aboriginal students were more likely than non-aboriginal sample members to buy instant/scratch tickets (61% vs. 58%), engage in video lottery (VLTs) (28% vs. 25%), engage in casino games (5% vs. 2%), play bingo (56% vs. 21%), buy Nevadas (pull-tickets) (16% vs. 9%), bet on horse races (5% vs. 4%), and engage in card games (28% vs. 19%). On the other end of the ethnic continuum, more non-aboriginal respondents engaged in lotto draws (55% vs. 48%), sports betting (9% vs. to 8%), and participated in raffles to support a worthy cause (29% compared to 24%) than did aboriginal sample members .

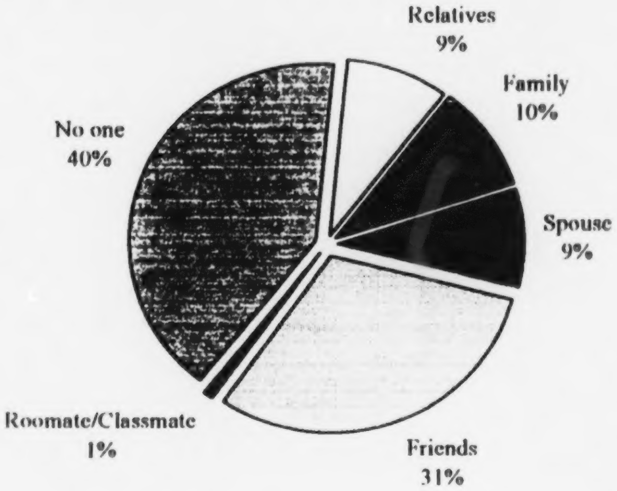
Figure II
GAMBLING ACTIVITIES IN COLLEGE BY ETHNICITY



GAMBLING COMPANIONS

As reported earlier in this study, gambling tends to be a social activity for some respondents. When respondents were asked, "With whom do you usually gamble?" by far the most popular gambling companion was friend(s) (31%), family member(s) 10%), relative(s) (9%), spouse (9%), and roommate/classmate (1%). According to Figure III, 40% of respondents were solitary gamblers.

Figure III
RESPONDENTS' GAMBLING COMPANIONS



Although tables are not shown, gambling companions of respondents differed noticeably by gender, age, ethnic background, and marital status. For example, female respondents were more likely than male respondents to gamble with relatives (12% compared to 4%) or with other family members (12% compared to 5%). Men, on the other hand, were more likely than women to gamble alone (44% compared to 36%).

The type of gambling associates also differed among age groups. Not surprisingly, respondents over 40 years of age were more likely to report gambling alone. In contrast, respondents who were younger (under 25 years of age) were more likely to gamble with friends or relatives. Gambling with friends tends to decrease with age. Respondents between 25 and 31 years of age were more likely than other age groups to report gambling with family members. This may be due to the fact that most of the respondents in this age category (25 to 31 years of age) were married.

Differences in gambling associates by ethnicity were also observed. For example, non-aboriginal respondents were more likely than aboriginal respondents to indicate that they gambled by themselves (41% compared to 38%) or with friends (31% compared to 29%).

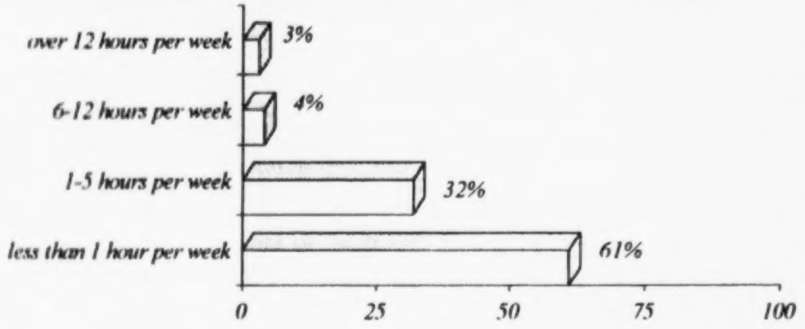
On the other hand, aboriginal respondents were more likely than non-aboriginal respondents to indicate that they gamble with relatives (10% compared to 7%) or with family members (11% compared to 6%).

Differences in gambling companions by marital status are predictable. Sixty percent of respondents who were divorced/separated were solitary gamblers compared to 39% of those who were married, and 39% of those who were single. Single respondents were more likely than any other marital group to indicate that they gamble with friends.

FREQUENCY OF GAMBLING

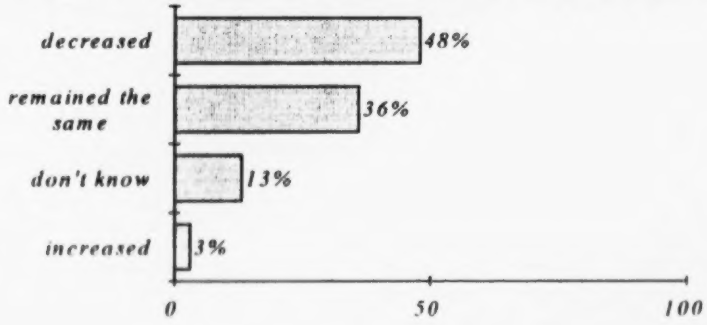
Respondents who have engaged in each of the gambling activities since the beginning of the school year were asked to indicate the number of hours per week they spent on gambling pursuits. As Figure IV shows, about 6 out of 10 respondents (61%) spent less than one hour a week on gambling. Another 32% spent between 1 to 5 hours per week, 4% spent 6 to 12 hours per week, and the remaining 32% spent over 12 hours per week on gambling pursuits. Differences in the level of hours spent on gambling appeared to be a function of the type of gambling activities of respondents. The differences in reported weekly hours spent on gambling were highest for bingo players.

Figure IV
NUMBER OF HOURS SPENT ON GAMBLING PER WEEK



Respondents were further asked if their participation in gambling activities has "increased", "decreased" or "remained the same" since the beginning of the school year. As Figure V depicts, of the 425 respondents who responded to the question, 48% indicated that their gambling activities have decreased. Another 36% of respondents confirmed that their participation in gambling has remained about the same, while 13% did not know. Only a very small proportion of respondents (3%) indicated that their involvement in gambling has increased. Although not significant, more women than men were likely to admit that their involvement in gambling has decreased while in college (49% compared to 39%).

Figure V
RESPONDENTS' PARTICIPATION IN GAMBLING ACTIVITIES



There was some variability in gambling frequency across ethnic lines. For example, aboriginal respondents were more likely than non-aboriginal sample members to admit that their gambling involvement has decreased while in college (46% compared to 40%). This finding must be interpreted with caution since we do not know the respondents' level of activities before attending college.

Older respondents, especially those in the 25 to 31 age group, were more likely than any of the other age groups to admit that their involvement in gambling activities has decreased. Single respondents were also more likely than any of the marital groups to admit that their involvement in gambling activities has decreased.

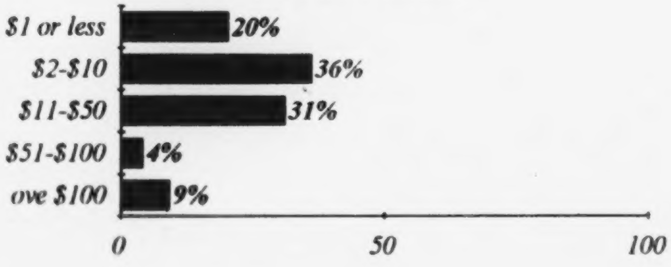
The apparent decrease in the gambling activities of respondents could be attributed to a number of factors including lack of money, involvement in college activities, sports or a better understanding that the chances of winning are minimal. Rural residents are often thought to be more conservative than urbanites and so rural college students who have little part-time employment opportunities compared to urban college students may be less inclined to gamble while attending college. If this assumption is valid, urban college/university students may exhibit more gambling problems than those observed in this study.

GAMBLING EXPENDITURE

How much money did sample students spend on gambling pursuits? In order to assess the amounts spent on gambling, respondents who had done any kind of gambling in college were asked, "In your experience at this college, what is the largest amount of money you have ever gambled with on any day during the current school year? A total of 428 students responded to this question. Figure VI shows the largest amount or wager reported by respondents.

Over one-half of the respondents (56%) spent $10 or less spent on gambling on any day since the beginning of the school year. The amount of gambling expenditures reported by respondents should only be considered as rough estimates since respondents did not keep detailed journal records of their gambling expenditures.

Figure - VI
AMOUNT OF WAGERS



SUPPORT FOR GAMBLING

When respondents who gambled were posed with the question, "Have you ever borrowed money for gambling?", most respondents (82%) indicated that they had not borrowed money to gamble, while the remaining 18% (N=84) had borrowed money for gambling pursuits. Those who had borrowed money for gambling were further asked to identify various sources from which they had borrowed money. About 30% admitted borrowing money from friends, 5% from their spouse, 37% from relatives, 29% from family members, and 24% from other sources.

The study reveals variability in the borrowing patterns of respondents across the age groups. Younger respondents (17-25 years old) and those aged 40 and older were less likely to borrow money for gambling (14% compared to 10%). Those in the 25 to 31 age group were the most likely to borrow money for gambling - 27% compared to 21% of those in the 32 to 39 age group. The differences in borrowing across the four age categories were statistically significant. Women were more likely than men to borrow money for gambling (60% compared to 40%). They also spent more on gambling than their male counterparts. For example, 8% of female respondents reported spending over $51 on gambling compared to 7% of the male sample members.

Single respondents were significantly more likely to borrow money for gambling than divorced/separated sample members, as were respondents who were married and also aboriginal respondents. Eighty-six percent of those who had borrowed money for gambling (72 out of 84) were aboriginals and 14% (12 out of 84) were non-aboriginal respondents. Two percent of respondents did not identify their ethnic background (P=.000).

GAMBLING PROBLEMS

Problem and Pathological Gambling Among Respondents

This section of the report explores the prevalence of problem and probable pathological gambling among respondents. The DSM-III (1980) lists three criteria in diagnosing a pathological gambler:

a) The individual is chronically and progressively unable to resist impulses to gamble.

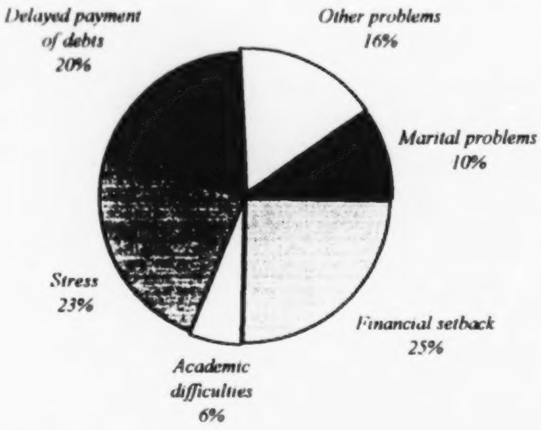
b) Gambling compromises, disrupts, or damages family, personal, and vocational pursuits, as indicated by at least three of the following:

    1. Arrest for forgery, fraud, embezzlement, or income tax evasion due to attempts to obtain money for gambling.
    2. Defaults on debts or other financial responsibilities
    3. Disrupted family or spouse relationship due to gambling
    4. Borrowing of money from illegal sources (loan sharks)
    5. Inability to account for loss of money or to produce evidence of winning money, if this is claimed
    6. Loss of work due to absenteeism in order to pursue gambling activity
    7. Necessity for another person to provide money to relieve desperate financial situation

c) Gambling is not due to antisocial personality disorder (p. 133).

Respondents who have gambled were presented with a number of gambling related problems and were asked to indicate if they have experienced any of the problems. Of the 268 respondents who reported their gambling problems, 25% had experienced financial setback, 23% had experienced a stress-related problem, 10% had experienced marital problems, 20% had delayed payment of debts, 5% had experienced academic difficulties as a result of gambling, and 16% had experienced other problems.

Figure VII
GAMBLING PROBLEMS EXPERIENCED BY RESPONDENTS



Male respondents were slightly more likely to admit that they have suffered a financial setback than female respondents (18% compared to 12%). Although not statistically significant, women were slightly more likely than men to have experienced stress-related problems (14% compared to 12%).

Beyond the relatively small difference in gender related gambling problems, some problems were observed across marital lines. For example, married respondents were more likely than any other marital group to experience financial setback (52% compared to 43% of single respondents). Five percent of respondents who were divorced/separated also experienced financial setback as a result of gambling. The relationship between marital problems and gambling was statistically significant (P=.002). Respondents who were married were more likely to delay payment of debts as a result of gambling problems (52% compared to 42% for single respondents, and 6% for divorced/separated respondents).

Age differences with regard to gambling problems were also noticeable. Older respondents, especially those in the 25 to 31 age group, were more likely to have experienced financial setback, stress, marital problems, academic difficulties, and delayed payment of debts as a result of gambling.

Aboriginal respondents were significantly more likely than non-aboriginal sample members to experience financial setback, stress, marital problem, academic difficulties, and delayed payment of debts.

In light of the fact that some respondents have experienced some gambling related problems, it is surprising that only a small proportion of respondents have sought help. For example, when respondents were asked, "Have you ever been treated for gambling related problems?" less than 2% (N=5) answered "yes", suggesting that gambling prevention and treatment programs cannot depend solely on the individual problem gamblers' recognition of the problem and his/her willingness to seek help. As one respondent commented, "People on our settlement think our AADAC counselor is a farce and it is a gamble for them to speak to this counselor."

To better assess the effect of gambling on students, respondents were asked if they have ever borrowed money for gambling while in college. Of the 84 respondents who had borrowed money for gambling, 43% (N=35) have borrowed money for gambling while in college. When respondents were asked if they have ever missed classes as a result of gambling problems, only 2% (N=8) answered "yes", and less then 1% (N=4) had thought of withdrawing from school as a result of problem gambling. About 4% of the respondents (N=17) have sought help to stop gambling.

Interestingly enough, when all respondents were further asked if the college, in collaboration with the local AADAC office, should provide more counseling services on problem gambling to students, a sizable majority (61%) answered in the affirmative. Opinions as to whether AADAC or AVC should provide counseling services on problem gambling differed among respondents. For example, aboriginal students were more likely to answer "yes" to this question (62% compared to 57% of non-aboriginals, P=.001). The lower the age of respondents, the more likely they would be to answer "yes". Forty-three percent of those in the 17 to 24 age group would like the college to provide gambling related counseling services. In line with the rest of these results, 30% of those in the 25 to 31 age group, 17% aged 32 to 39, and 10% of respondents aged 40 or older wanted on-campus counseling services.

As one would expect, married respondents (those most likely to suffer gambling related problems including financial setback, marital problems, and academic difficulties) were more likely than other marital groups to agree that the college should provide gambling related counseling services (47% compared to 43% for single, and 10% for divorced/separated respondents). Sixty-five percent of male respondents compared to 54% of female respondents admitted that the college should provide problem gambling counseling services.

Lastly, respondents were asked to provide general comments on the survey. Appendix B provides the narrative comments of respondents. Overall, these comments shed more light on the findings presented in this report. Based on the general comments provided by the students, it seems that many students would be willing to support activities in their communities to prevent problem and pathological gambling. Given these findings as well as the narrative comments of respondents, there appears to be considerable opportunity to enlist the support of many students in the campaign against problem gambling. The support for problem gambling activities is illustrated in the following comments:

- *"Bingo scheduled once or twice a week on TV is good, this may keep people home more with their kids." "I feel that there are a lot of gambling addicts - especially with bingo and slot machines." "As a result, children are often neglected and abused and left to care for themselves or are raised by someone else." "A lot of times those with children don't have enough money for groceries to meet basic needs because they use their money to gamble or drink." "I think this is disgusting and sad." "I have seen people get angry and moody with their kids and others when they don't have money to go to bingo or the bar." "This must be very hard and confusing on the innocent ones."*
- *"Obviously, I gamble very rarely, however, I do know people who have gambled who ended up losing a lot of money, their vehicles, and their spouse." "I think help should be just as easy to receive as it is for alcoholics."*

The challenge that remains is to find the means to translate willingness into actual support for problem gambling in rural communities. Many groups and organizations in northeastern Alberta (e.g., government departments, police, media, church groups) could organize a grassroots organization such as Mothers Against Addictive Gambling (MAAG) or students could form a grassroots group such as Students Against Addictive Gambling (SAAG) to create awareness among college students about gambling problems.

IV - SUMMARY & CONCLUSION

SUMMARY AND CONCLUSIONS

The primary aim of the preceding analysis was to report on the extent of gambling among college students. This is one of the very few comprehensive studies of gambling attitudes of college students in Canada. The study results indicate that gambling activities are common among college students. Almost 9 out of 10 respondents had gambled. Studies in the U.S. (Ladouceur, 1994; Lesieur et al. 1991) have found rates of gambling among college students to be higher than those of the general adult population. This study confirms the contrary, probably because this study was conducted among rural college students. It is also possible that rural colleges attract a more conservative student population. Or perhaps more rural college students get involved in recreational activities than urban college students.

This study revealed that gender, ethnicity, age, and marital status of college students influenced their gambling behaviors, attitudes, and beliefs. This is particularly interesting considering the increasing number of women, ethnic minorities, older, and married students participating in post-secondary education. The age, gender, ethnic, and marital status differences presented in this report should allow counselors to target vulnerable groups with intervention campaigns.

This study is unique because it examined the attitudes and beliefs of college students toward gambling. Attitudinal explanations have been particularly influential in the analyses of addictive behaviors of college students. Many of the students who gambled reported that gambling had recreational and social benefits. The fact that college students perceived gambling as a harmless form of recreation reveals their isolated attitudes and beliefs. Many respondents also viewed gambling as a form of social control. These findings suggest that educational campaigns must change public perceptions and beliefs about gambling.

Consistent with previous gambling studies in Alberta, this study confirms that gambling creates problems for students. Perhaps some of them realized these problems during the course of this study. A total of 8% of those who gambled had borrowed money for gambling, 13% had experienced stress as a result of gambling, 3% had academic difficulties, 15% had suffered financial setback, and 6% have had experienced marital problems. These findings have implications for both prevention and treatment programs. Perhaps some students need money management counseling.

While many colleges are known for their roles in dealing with alcoholics, they have not actively campaigned against problem gambling. The data presented in this report suggest that gambling can create problems for students and others. The policy implications of the study results are considerable, particularly with respect to the development of successful counseling programs for preventing problem gambling among college students. Support groups such as Alcoholics Anonymous (AA) or Narcotics Anonymous (NA) have been established on many college campuses. A campus-based Gambling Anonymous (GA) group may increase student awareness of problem gambling. Students who are detrimentally affected by problem gambling would be willing to voice their concerns.

It is interesting to note that a large majority of the students who have gambled indicated that the college should offer counseling services in the area of gambling. Perhaps if such services were available, students would be motivated to seek counseling before their gambling problems escalate to the point of withdrawing from school, or running into financial difficulties.

This study brings with it many dividends. The information presented in this report is enormously helpful in understanding the extent and social correlates of gambling among college students. The study also reveals a variety of contexts in which at-risk students can be helped, especially by taking a grassroots approach such as changing students attitudes and beliefs about gambling. Perhaps students should be informed of other "non-risky" recreation or social activities that are available to them. Since most students viewed gambling as a form of recreation, they should have an understanding of when such recreational or social activities become deadly odds - students should have a good knowledge of gambling odds.

Having said all this, the limitations of this survey should be acknowledged. First, because there are no prior studies on gambling attitudes and participation of college students in Alberta, this exploratory study should be considered as a baseline data to which future empirical research on gambling among college students in Alberta may be compared. Second, since existing studies in other jurisdictions in Canada were based on urban college students, we cannot make any definitive comparative conclusions. Third, given the fact that the present sample is representative of the population from which it was drawn, it is impossible to generalize the findings to all college students in Alberta because the educational backgrounds of the students in this study may be somewhat different from students in most Alberta colleges and universities.

With this caveat in mind, future research along this line of inquiry should extend this study to larger samples, representing more diverse student populations. A further study comparing gambling activities of urban and rural college students would be illuminating.

I hope this report will alert college and university administrators, counselors and the like to the dangers of problem gambling among students.

APPENDIX - A

Other Reasons for Gambling

In addition to the seven reasons provided for gambling, respondents were asked to provide other reasons for engaging in gambling activities. This is what they told us:

- *I got out of the wrong side of the bed.*
- *There's nothing else to do.*
- *To go out with friends.*
- *Because it's exciting.*
- *To be with other adults.*
- *I'm hooked on fast money.*
- *I'm sometimes talked into it.*
- *Everybody else gambles at something.*
- *Because of money problems.*
- *As a reward or treat to myself.*
- *Just to get lucky one time.*
- *Because it is relaxing.*
- *For extra money.*
- *On impulse to buy scratch/lotto tickets.*
- *It's purely entertainment.*
- *Out of boredom.*
- *To support a good cause.*
- *To waste, kill time.*
- *To make extra cash.*
- *To have free time for myself.*
- *To be rich.*
- *When I feel lucky, I try to win money.*
- *It's nice to dream of the big prize and what to do with it for a buck or two.*
- *To see and visit with people because that's where everyone is.*
- *It's nice to win money and playing pool in a tournament is a challenge.*
- *Just to see what other people get out of it.*
- *To deal with stress on my own terms without having to worry about someone putting me down more than I am already.*
- *To go out with my friend - it's my time to be free from my child.*
- *My parents used to always do it growing up.*
- *Most of the time I gamble out of stress/sadness.*
- *I play bingo when I need to get away from housecleaning.*
- *Because a person gets addicted to it and after that they don't need a reason.*
- *Because of depression, lack of excitement in this life.*
- *Most of the time I gamble to get out of stress or sadness.*
- *Just to get away from the family to be on your own.*
- *I do it occasionally and only for the hell of it when I trick myself into thinking I'll win.*
- *To watch people win or lose and gossip.*
- *To meet people and see old friends.*
- *It makes me feel good if I win, but if I lose it's no big deal.*
- *It's exciting when someone in my family wins big, then I want to try too.*

APPENDIX - B

RESPONDENTS' NARRATIVE COMMENTS

Respondents were asked to provide general comments on the survey:

1) *I think that there should be counseling on gambling to AVC students.*

2) *Gambling is very addictive once hooked on it, it is hard to quit. Lots of the gambling games are mostly scams, they make them look attractive so people will give them a try. One out of every 100 may win.*

3) *I gamble every once in a while, like maybe once every four to five weeks. Sometimes once every three months or even longer, but I do know people who will blow their whole cheque on VLTs.*

4) *For some people (addicts) it becomes a problem so there should be some type of help for them available.*

5) *I don't really gamble but I don't think it should be as accessible as it is for people who do.*

6) *I know a lot of people who gamble, therefore I do think there should be more counseling services for gamblers.*

7) *There is a lot of people that do need help out there, it doesn't matter if there are programs available, people ignore them anyway.*

8) *If it's a problem, do something about it.*

9) *I feel that gambling is a problem, but fortunately I personally don't really gamble a lot. I only play for money in pool because it makes the game a little more interesting, but I never play for excessive amounts of money.*

10) *You should provide more counseling for drinking and drugs.*

11) *Apparently, many Albertans are hooked on gambling activities. I feel the government should provide rehabilitation counseling, etc. As they also fund much of the gambling activities in the province.*

12) *This problem does not involve me but obviously it is a big enough problem that some type of help is required.*

13) *If there were things for people to get involved in, maybe there would be less gambling, drinking, and drug usage. But this is all they really have for most of the people doing this, it it's not the bingo hall, you'll find them at Trucker's Saloon.*

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14) *Maybe if the student has his/her reasons to gamble, then they do so, but from what I think it isn't right because a student should have better priorities, especially school studies, they are more important than gambling.*

15) *I don't have a problem with gambling, gambling to me means try to get ahead and can't succeed to do it. I only play bingo on weekends now.*

16) *Yes, I think if you really have a problem gambling, you should seek help if it interferes with your studies in school.*

17) *Please make it stop! Immediately!!*

18) *School systems should develop their own casino towards school development.*

19) *I think gambling is a problem if you get hooked, as for myself I only go when there's nothing else to do. I find we spend my money on household things and can't afford to go. I borrow from my mom or sister, that's when I feel like going to do things and get away.*

20) *We should start a group meeting in the evenings. In Cree maybe - talk you own language.*

21) *Maybe small workshops during school years at least once or twice a month.*

22) *I strongly agree there should be more support here at AVC in Lac La Biche because there are a lot of gamblers besides myself.*

23) *For people who don't gamble or do it maybe once or twice a year, this questionnaire doesn't really apply to them. I also feel that there is a lot of gambling in college, now you should do a study on drinking and the amount of money spent.*

24) *I enjoy what I do with my free time. I don't feel it's a problem with me. What I do with money is not getting me into any financial difficulties, if I want to spend on bingo it's because I enjoy spending a bit of time out there.*

25) *I've known relatives and others in the community who sell everything and live from paycheque to paycheque.*

26) *It is up to a person, what and where they spend their money. Sometimes you win, sometimes you lose, you've got to take a chance.*

27) *I am not a gambler, it's very seldom I go to bingo, but I usually like to go to horse racing with my family because they like going - social activity.*

28) *I'm not into gambling myself, but I have a lot of friends who do and they definitely need help. They don't care much about anything - worse than an alcoholic. Please help them!*

29) I feel a person should be able to decide if its is a problem or not. I am sure a person would notice if it is and seek help.

30) Many people are unsure that they have gambling problems. Many people deny they are addicted to gambling.

31) More information on problem gambling should be available to the public. Interested individuals should have access to workshops, especially in small communities.

32) I consider going to bingo a treat to spend time with my best friend when I go home for a weekend to Edmonton. I do not gamble while I attend school, but I see other people with problems so I really think you should set something up for them.

33) I think this is great that this type of questionnaire is finally happening. There are children suffering because of this disease.

34) AADAC should provide counseling services on problem gambling not only to AVC students but open or offer this service to the public as well. There is a definite high rate of gambling addiction in this community.

35) If people want to stop gambling they could, it's not so hard, nobody is forcing them. I gamble but I know when to stop. They think it's an easy way to win money, but they usually end up broke, good for them, a lesson learned.

36) I don't get involved in gambling activities because I know what can result from it.

37) Gambling is a sickness, it can never be cured but it can be deterred with professional help. It is a lot like drinking which is an addiction that is with you for the rest of your life. There is too much access to gambling, more than there once was - we must stop or at least put restrictions on gambling.

38) I think people in college should seek help if they are having a problem and it that's the case maybe AADAC should provide services to AVC students.

39) I feel money and time can be more effectively spent in other areas instead of being wasted on counseling for gambling.

40) Although I personally haven't got a gambling problem, I suspect that a good size of the population does and I believe it is the duty of AVC and AADAC to help people. Some people may be too scared to come forward - a gentle approach is best.

41) Why is this gambling questionnaire given to AVC students? Because it's not only students that are gamblers, there are adults too that have addictions and that are neglecting their children over gambling.

42) I find it ironic that a concern for gambling among AVC students exists when many of the fund raising activities are forms of gambling (i.e., bingo, prize draws, casinos).

43) People on our settlement think our AADAC counselor is a farce and it is a gamble for them to speak to this counselor. (Fishing Lake Settlement)

44) *Some people do have problems with gambling as I have worked in taverns with VLTs, but the way I look at it is if you set yourself a limit (e.g. recreation limit), it is seen as recreation and nothing else.*

45) *Get rid of VLTs and bingo and you will solve 90% of your problem.*

46) *The college should have an AADAC building here because I think it would give us and other people a chance to be able to control ourselves from gambling.*

47) *I strongly believe that the college providing counseling for students who can't stop gambling or even for those who have just started gambling, is just another way to throw money away.*

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QUESTIONNAIRE

Gambling Among College Students: Extent and Social Correlates

-SURVEY QUESTIONNAIRE-

The main purpose of this survey is to learn more about the gambling activities of AVC students. This study is sponsored by the Alberta Alcohol and Drug Abuse Commission (AADAC).

The information obtained from you and other students will provide new insight to Administrators, Teachers, Counselors, and others who provide the resources and shape the programs that are meant to be of benefit for student learning and development within the college.

The ultimate benefit of this survey depends on thoughtful response and willing participation from you. Your willingness to participate is important and very much appreciated.

WE DO NOT ASK YOU TO WRITE YOUR NAME ANYWHERE IN THIS QUESTIONNAIRE.

FIRST, WE WOULD LIKE TO ASK A FEW QUESTIONS ABOUT YOURSELF:

1. **Your program of study is:** ______________________________

2. **Your program location is:** ______________________

3. **Are you?** male ☐ female ☐

4. **What is your age in years?** ____________

5. **What is your current marital status?**
   single (never married) ☐
   married or living common-law ☐
   divorced/separated/widowed ☐

6. **How long have you been a student at this college?**
   years _____ months _____

7. **Where are you living while attending AVC?**
   AVC housing unit ☐ AVC dorm ☐ Off-Campus ☐

8. **Do you consider yourself to be an aboriginal person?**
   (I.e., status Indian, non-status Indian, Inuit or Metis)
   yes ☐ no ☐

THE NEXT SET OF QUESTIONS ARE ABOUT GAMBLING:

9. **Have you ever bet or spent money on gambling activities?**
   (e.g., bingo, lotto tickets, scratch/instant tickets, horse racing, card games, etc.)
   yes ☐ no ☐

10. **Here are some general statements about gambling. Using a scale of 1-4, indicate how strongly you agree or disagree with each statement:**

		strongly agree	**agree**	**disagree**	**strongly disagree**
a)	Gambling makes you feel happy.	1	2	3	4
b)	Gambling makes you better off financially.	1	2	3	4
c)	Gambling enables someone to cope with stress.	1	2	3	4
d)	Most people feel more in control of their lives when they gamble.	1	2	3	4
e)	Most people gamble when they are sad, lonely or depressed.	1	2	3	4
f)	Most people gamble to escape excessive drinking.	1	2	3	4
g)	Gambling provides a quick source of tax free income.	1	2	3	4
h)	Gambling is a form of recreation.	1	2	3	4
i)	Gambling is a form of social activity.	1	2	3	4
j)	To get ahead in life, one really has to gamble.	1	2	3	4

11. **What is your favorite type of gambling activity/activities?**
(e.g., bingo, lotto tickets, scratch tickets, nevadas, horse racing, card games, etc.)

12. **What other type of gambling do you take part in?**

13. **People gamble for various reasons. Which of the following best describe your reason(s) for gambling? Please indicate how strongly you agree or disagree with each statement:**

		strongly agree	agree	disagree	strongly disagree
a)	To win money.	1	2	3	4
b)	For entertainment.	1	2	3	4
c)	As a hobby.	1	2	3	4
d)	Out of curiosity.	1	2	3	4
e)	To distract myself from school work.	1	2	3	4
f)	Because I'm good at it.	1	2	3	4
g)	To be alone.	1	2	3	4

14. **Are there any other reasons you have for gambling?**

15. **During the current school year, have you engaged in any of the following gambling activities?**

		yes	no
a)	Lotto Draws	1	2
b)	Scratch Tickets (instant prizes)	1	2
c)	Sports Betting	1	2
d)	Video Lottery Terminals (VLTs)	1	2
e)	Casinos	1	2
f)	Bingos	1	2
g)	Raffles	1	2
h)	Pull Tickets (Nevadas)	1	2
i)	Horse Racing	1	2
j)	Card Games	1	2
k)	Other gambling activities you have engaged in.	1	2

16. **During the current school year, about how often have you engaged in each of the gambling activities?**

		very often	often	occasionally	never
a)	Lotto Draws	1	2	3	4
b)	Scratch Tickets (instant prizes)	1	2	3	4
c)	Sports Betting	1	2	3	4
d)	Video Lottery Terminals (VLTs)	1	2	3	4
e)	Casinos	1	2	3	4
f)	Bingos	1	2	3	4
g)	Raffles	1	2	3	4
h)	Pull Tickets (Nevadas)	1	2	3	4
i)	Horse Racing	1	2	3	4
j)	Card Games	1	2	3	4
k)	Other gambling activities you have engaged in.	1	2	3	4

17. **With whom do you usually gamble?**

____

18. **How long have you been gambling?**

______ years ______ months

19. **During the current school year, approximately how many hours per week do you spend on gambling activities?**

less than 1 hour ☐ 6 to 12 hours ☐
1 to 2 hours ☐ more than 12 hours ☐
3 to 5 hours ☐

20. **Has your gambling involvement increased or decreased since you have been at this college?**

increased ☐ about the same ☐
decreased ☐ don't know ☐

21. **In your experience at this college, what is the largest amount of money you have ever gambled with on any day during the current school year?**

$1 or less ☐ $11 to $50 ☐ over $100 ☐
$2 to $10 ☐ $51 to $100 ☐

22. **On a scale of 1 to 5, how much satisfaction do you get from gambling?**

very dissatisfied				very satisfied	don't know
1	2	3	4	5	6

23. **Have you EVER borrowed money for gambling?**

yes ☐ no ☐

24. **From whom or where do you usually borrow money to support gambling activities?**

____

____

25. **Have you experienced any of the following problems as a result of activities related to gambling?**

financial setback ☐	academic problems ☐
stress ☐	delaying payment of debts ☐
marital problem ☐	others ☐

26. **Have you ever been treated for gambling related problems?**
yes ☐ no ☐

27. **During the CURRENT SCHOOL YEAR, have you borrowed money for gambling?**
yes ☐ no ☐

28. **Have you ever missed classes as a result of gambling?**
yes ☐ no ☐

29. **Have you ever thought of withdrawing from school as a result of problem gambling?**
yes ☐ no ☐

30. **Have you ever sought help.to stop gambling?**
yes ☐ no ☐

31. **Do you feel the college, in collaboration with the local AADAC Office, should provide more counseling services on problem gambling to AVC students?**
yes ☐ no☐

32. **Do you have any further comments?**

____

____

____

____

____

____

THANK YOU FOR PARTICIPATING IN THIS SURVEY